

# MANCHESTER, NH REGIONAL LOAN CENTER - Exhibit B 2004

		CT	MA	ME	NH	RI	VT	NY BUFF	NY NYC	
ALLOWABLE PROPERTY COSTS										
Boarding Per Opening:	Windows	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
	Standard Doors	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60	
	Patio Doors	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	
	Basement Windows	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	
	Front Door Primary Lock Change	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	
	Each Additional Door or Re-key	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
	Hasp and Padlock (Garage/Outbuilding Only)	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
	Debris Removal (If authorized, per load)	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	
	Hazardous Waste - Tire removal individual	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	
	Hazardous Waste - paint/aerosol can individual	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	
	Lawn Care									
	Initial Cut up to 5,000 sq.ft.	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	
	Initial Cut over 5,000 sq.ft.	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
	Recuts	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
	Swimming Pool (drain & remove)	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
	Winterization:									
	Snow Removal (Entry Walks)	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	
	Snow Plowing	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
	Plumbing:									
	Forced Hot Air or Electric Heat	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	
	Forced Hot Water or Steam Heat	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
	Draining Hot Water Heater	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	
	Additional Furnance Hot Water	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
	Sump Pump Installation/Replace	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
	Sump Pump Installation with Plumbing	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	
	Tarp Roof	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
	Property Inspections	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	
	Utility Bills	Reasonable costs for heating and operating a furnace and/or sump pump.								
	Miscellaneous Items (Emergency Repairs)	Costs reasonable and customary within the geographic area.								
ALLOWABLE LEGAL FEES										
Judicial Foreclosure		\$850	\$850	\$850	n/a	n/a	\$850	\$850	\$850	
Non-judicial Foreclosure		n/a	n/a	n/a	\$850	\$850	n/a	n/a	n/a	
Deed in lieu		\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	
Approved Refunding Cases		Maximums may be allowable if foreclosure action had been processed prior to VA approval.								
Bankruptcy:										
	Ch 7 Attorney Fee	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	
	Ch 13 & Ch 11 Attorney Fee	\$650	\$650	\$650	\$650	\$650	\$650	\$650	\$650	
	Subsequent Bankruptcy Filings	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
	Personal Appearances	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	
EXPENSES ALLOWED ON A CLAIM										
Title Policy		Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	
Foreclosure Costs		All required costs are reimbursed based on statutory requirements in each state.								
Bankruptcy Filing Fees		Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	
Bankruptcy Appeals (cramdown)		Prior approval must be obtained for expenses associated with bankruptcy appeals and/or cramdowns.								
Liquidation Appraisal (2)		\$300	\$300	\$300	\$300	\$300	\$300	\$275	\$300	
Multi-family 2-4 units		\$450	\$450	\$450	\$450	\$450	\$450	\$400	\$475	
Condominium appraisals		\$350	\$350	\$350	\$350	\$350	\$350	\$300	\$325	
Referee Fees NY/Auctioneer NE		\$500	\$500	\$500	\$500	\$500	\$500	\$550	\$550	
Title Search/Title Abstracts (3)		\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	
SERVICING FEES										
Late Charges		4% (3% in MA) of an installment if permitted by the loan instruments.								
NSF Checks		Use HUD guideline. (All areas)								
Simple Assumption		\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Assumption with release of Liability (1)		\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
Insurance Policy Substitution		\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	
Partial Release of Mortgage										
	(2) Appraisal:	\$300	\$300	\$300	\$300	\$300	\$300	\$225	\$300	
	Processing:	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	
Charges for Duplicate Copies		Use HUD guideline. (All areas)								
Year End Statements		Use HUD guideline. (All areas)								
Amortization		Use HUD guideline. (All areas)								
Note and Mortgage		Use HUD guideline. (All areas)								
(1) Plus the cost of any credit report.					ROUTINE CERTIFIED MAIL			PARKING		
(2) Mileage beyond 30 miles round trip - 32.5 cents per mile not to exceed \$36.					EXPRESS MAIL			RETURNED CHECKS		
(3) Initial Costs at time of referral to attorney					LATE CHARGES			TAX PENALTIES		
					LIFE INSURANCE			TELEPHONE CALLS		
	ITEMS NOT ALLOWED ON A CLAIM:				MILEAGE			SALES TAX		
					NOTARY FEES			UTILITY BILLS (Unless authorized)		
					PHOTOGRAPHS			FACSIMILE (FAX) FEES		
					ACCESS VISITS			PHOTOCOPIES		
					TAX & BKRCY SEARCHES					